

Information to identify the case:

Debtor 1	<u>Lindsey Michelle Peregoy</u>	Social Security number or ITIN	xxx-xx-2231
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Western District of Virginia			
Case number: 23-60405			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lindsey Michelle Peregoy

7/19/23

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Lindsey Michelle Peregoy
Debtor

Case No. 23-60405-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6
Date Rcvd: Jul 19, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2023:

Recip ID	Recipient Name and Address
db	+ Lindsey Michelle Peregoy, 18268 Constitution Hwy, Orange, VA 22960-4405
5148148	+ Charlottesville City GDC, P.O. Box 2677, Charlottesville, VA 22902-2677
5148151	+ Hale Family Dentistry, 111 Spicers Mill Road, Orange, VA 22960-1099
5148157	+ Scott Kroner, 418 East Water Street, Charlottesville, VA 22902-5242
5148161	+ UVA Community CU, Attn: Bankruptcy, 3300 Berkmar Dr, Charlottesville, VA 22901-1491
5148160	+ University Of Va Commu, 3300 Berkmar Drive, Charlottesville, VA 22901-1491

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5148145	+ Email/Text: backoffice@affirm.com	Jul 19 2023 21:34:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5148146	+ EDI: CAPITALONE.COM	Jul 20 2023 01:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5148147	+ EDI: CAPITALONE.COM	Jul 20 2023 01:36:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5148149	+ Email/PDF: creditonebknofications@resurgent.com	Jul 19 2023 21:43:47	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5148150	+ EDI: DISCOVER.COM	Jul 20 2023 01:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5148152	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2023 21:34:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5148153	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 19 2023 21:43:42	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
5148154	+ Email/Text: dherndon@orangecountyva.gov	Jul 19 2023 21:34:00	Orange County Treasurer, 112 W. Main Street, Orange, VA 22960-1563
5148155	Email/Text: DBrewer@partners1stcu.org	Jul 19 2023 21:34:00	Partners 1st Fcu, 1330 Directors Row, Fort Wayne, IN 46808
5148156	Email/Text: bkrgeneric@penfed.org	Jul 19 2023 21:34:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
5148158	+ EDI: RMSC.COM	Jul 20 2023 01:36:00	Synchrony Bank, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
5148159	+ EDI: WTRRN BANK.COM	Jul 20 2023 01:36:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 12

BYPASSED RECIPIENTS

District/off: 0423-6

User: admin

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Date Rcvd: Jul 19, 2023

Form ID: 318

Total Noticed: 18

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
Hannah W. Hutman(436156)	hhutman@hooverpenrod.com VA47@ecfbis.com;jwhite@hooverpenrod.com
John Paul Goetz	on behalf of Debtor Lindsey Michelle Peregoy docs@johngoetzlaw.com john@johngoetzlaw.com, goetzjr45880@notify.bestcase.com,goetzjr75844@notify.bestcase.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3